

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 14-29390-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joyce Chambers  
100 Irick Road  
Westampton, NJ 08060

Social Security No.:  
xxx-xx-2426

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on December 8, 2014.

On 07/21/2016 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: September 7, 2016  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: July 25, 2016  
JJW: vpm

James J. Waldron  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Joyce Chambers  
 Debtor

Case No. 14-29390-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Jul 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2016.

db +Joyce Chambers, 100 Irick Road, Westampton, NJ 08060-3780  
 cr +BMW Bank of North America, Ascension Capital Group, Inc., PO Box 201347,  
 Arlington, TX 76006-1347  
 515061983 American Express, PO Box 981537, El Paso, TX 79998-1537  
 515178785 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515061984 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998-2235)  
 515137904 +BMW Bank of North America, PO Box 23356, Pittsburgh, PA 15222-6356  
 515311773 +BMW Bank of North America, P.O. Box 201347, Arlington, TX 76006-1347  
 515061986 BMW Group Financial, PO Box 3608, Dublin, OH 43016-0306  
 515061985 +Barclays Bank DE, PO Box 8803, Wilmington, DE 19899-8803  
 515061987 Cenlar Federal Savings, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 515061988 Comenity HSN, PO Box 182120, Columbus, OH 43218-2120  
 515272595 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,  
 NEW YORK, NY 10087-9262  
 515082058 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284  
 515284427 +Police & Firemens Retirement System Board of Trust, & Mortgage Finance Agency, Cenlar FSB,  
 425 Phillips Boulevard, Ewing, NJ 08618-1430  
 515061992 +Sears CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 515061993 Universal CBNA, PO Box 6241, Sioux Falls, SD 57117-6241  
 515061994 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517  
 515200974 +Wells Fargo Bank, NA, Home Equity Group, 1 Home Campus MAC X2303-01A,  
 Des Moines, IA 50328-0001  
 515285865 +Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001  
 515061995 +Wells Fargo Home Equity, PO Box 31557, Billings, MT 59107-1557

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 25 2016 22:54:41 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 25 2016 22:54:35 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515073048 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jul 25 2016 23:33:28  
 Ascension Capital Group, Attn: BMW Bank of North America Dept, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 515071750 +E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jul 25 2016 22:56:54  
 BMW Bank of North America, 5550 Britton Parkway, Hilliard, OH 43026-7456  
 515310402 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jul 25 2016 22:56:54  
 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016  
 515061989 E-mail/Text: mrdiscen@discover.com Jul 25 2016 22:53:49 Discover Bank, PO Box 15316,  
 Wilmington, DE 19850-5316  
 515100893 E-mail/Text: mrdiscen@discover.com Jul 25 2016 22:53:49 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 515061990 E-mail/PDF: gecsedirecoverycorp.com Jul 25 2016 22:57:04 GECRB QVC, PO Box 965018,  
 Orlando, FL 32896-5018  
 515061991 E-mail/PDF: gecsedirecoverycorp.com Jul 25 2016 22:56:45 Lowes GECRB, PO Box 965005,  
 Orlando, FL 32896-5005  
 515208580 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 25 2016 22:57:11  
 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541  
 515208545 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 25 2016 22:57:30  
 Portfolio Recovery Associates, LLC, c/o Lowes Visa Rewards, POB 41067, Norfolk VA 23541  
 TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 185

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Total Noticed: 31

Date Rcvd: Jul 25, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 27, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Police & Firemens Retirement System Board of Trustees  
by its Administrative Agency New Jersey Housing & Mortgage Finance Agency  
bankruptcynotice@zuckergoldberg.com, dcarlon@zuckergoldberg.com  
Joshua I. Goldman on behalf of Creditor Police & Firemens Retirement System Board of Trustees  
by its Administrative Agency New Jersey Housing & Mortgage Finance Agency  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Steven N. Taieb on behalf of Debtor Joyce Chambers staieb@comcast.net

TOTAL: 5